

**ACA Individual HMO/POS/Catastrophic**

**Company Name:**

**SERFF Tracking #:**

**Checklist Directions**

• The checklist corresponding with the TOI of the filing must be completed to indicate where in the filing the statutory requirements appear (e.g. form number, page number and section number).

**IMPORTANT NOTICE:** This Checklist does not include all requirements of Illinois laws, regulations or bulletins. Companies are responsible for reviewing Illinois laws, regulations and bulletins to ensure compliance with all statutory requirements for both benefits and company procedures.

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**SECTION A - GENERAL FILING REQUIREMENTS**

Line	Review Requirement	Reference	Items that must be included with Filing	Location in filing
a.1	Review Requirements Checklist	Review Requirements Checklists	A completed checklist must be attached in the appropriate section under the Supporting Documentation tab in the SERFF filing. Filings submitted without the correct completed checklist for the product included in the filing will be rejected.	
a.2	Certificate of Compliance	50 IAC 916.50	Each company doing business in the State of Illinois shall submit with each form filing a Certificate of Compliance under the Supporting Documentation Tab, as described in Section 916.50 and Exhibit A.	
a.3	Rate Filing	215 ILCS 125/4-13 50 IAC 4521.112 50 IAC 2026 215 ILCS 5/355	Provide the SERFF Tracking # of the Rate filing.	SERFF Tracking #
a.4	External Review Filing	215 ILCS 180 et. al. 50 IAC 4530.40	Companies must file all required sample notices found on the External Review Checklist.	SERFF Tracking #
a.5	Network Filing Required	215 ILCS 124 et. al. 50 IAC 4540	Provide SERFF tracking number for Network Adequacy and Transparency Act required filing.	SERFF Tracking #
a.6	Letter of Submission	50 IAC 916.40(b) 50 IAC 2001.130(a)(3) 50 IAC 4521.112	1) Each form must bear an identifying form number in the lower left corner of the first page. 2) The insurer shall file a letter of submission, or provide the following information in the "Filing Description" field under the "General Information" tab in SERFF, containing: The name of the form, if any, and identifying form #; Whether the submission is a new form; If the form is intended to supersede another, the number of the form replaced and the date it was approved by the Department, with all changes from the previously approved form highlighted.	Affirmed <input type="checkbox"/>

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a.7	Summary of Benefits & Coverage	50 IAC 2001.10	A group health plan (and its administrator as defined in section 3(16)(A) of ERISA), and a health insurance issuer offering group or individual health insurance coverage, is required to file for the Director's approval prior to use a written summary of benefits and coverage (SBC) for each benefit package and provide the SBC without charge to entities and individuals.	Affirmed <input type="checkbox"/>
a.8	Outline of Coverage	50 IAC 4521.112 50 IAC 916.30	No policy shall be delivered or issued for delivery in this State unless an outline of coverage either accompanies the policy, or is delivered to the applicant at the time the application is made, and an acknowledgment signed by the insured, of receipt of delivery of the outline is provided to the insurer	Affirmed <input type="checkbox"/>
a.9	Mental Health/Substance Use Disorder – Supporting Documentation Checklist	Mental Health Parity Checklist	Issuers must complete and attach the Mental Health/Substance Use Disorder – Supporting Documentation Template under the Supporting Documentation tab of <a href="#">this</a> filing.	Affirmed <input type="checkbox"/>
a.10	Mental Health Parity Methodology	45 CFR 146.136 45 CFR 146.137	Carriers must provide methodology for determination of parity of benefits with the filing under the appropriate section of the supporting documentation in <a href="#">this</a> filing. These documents may be marked as proprietary information.	Affirmed <input type="checkbox"/>
a.11	Form of Policy	50 IAC 4521.110 50 IAC 916 et al.	No policy may be delivered or issued for delivery to any person in this state unless it adheres to the provisions of this section.	Affirmed <input type="checkbox"/>
a.12	Form Numbers	50 IAC 916.40(b)(2)(A) 50 IAC 4521.110(x) 50 IAC 2001.130(a)(2)	Each form must bear an identifying form number in the lower left corner of the policy form to be approved. Form numbers are limited to 30 characters.	Affirmed <input type="checkbox"/>
<b>SECTION B - CONTRACTUAL POLICY REQUIREMENTS</b>				
b.1	Civil Union	750 ILCS 75/10 750 ILCS 75/20	Any definition or use of the terms “spouse,” “family,” “immediate family,” “dependent,” “next of kin,” and other terms descriptive of spousal relationships must include the term “Civil Union.” This includes the terms “marriage” or “married,” or variations thereon. All contracts of insurance issued by Illinois-licensed insurers on Illinois risks must comply with the Act.	
b.2	Discrimination	215 ILCS 5/364 50 IAC 2603 215 ILCS 125/5-3(a) 50 IAC 4521.110(v)	PROHIBITED	
b.3	Free-Look/Right to Examine Policy	50 IAC 4521.110(n)	The policy must include on the first page a notice that the policyholder has the right to return the policy within 10 days of its delivery and to have the premium refunded if after examination of the policy the policyholder is not satisfied for any reason. (The Department requests that language include an explanation of possible ramifications of returning the policy if open enrollment or special enrollment period has expired at the time policy is returned; i.e., individual will not be able to purchase another policy until next open enrollment or special enrollment period.)	
b.4	Pre-Existing Conditions	50 IAC 2001.5 50 IAC 4521.110(x) 215 ILCS 97/20	PROHIBITED	
b.5	Discretionary Clauses Prohibited	50 IAC 2001.3 50 IAC 4521.110(x)	PROHIBITED	
b.6	Entire Contract	50 IAC 4521.110(d)	The individual contract and evidence of coverage shall contain a statement that the individual contract, all applications, and any amendments shall constitute the entire agreement between the parties.	
b.7	Grace Period	50 IAC 4521.110(l)	An individual contract not involving the use of a premium tax credit shall provide for a grace period for the payment of any premium, except the first, during which coverage shall remain in effect if payment is made during the grace period. The grace period for an individual contract shall not be less than 31 days.	
b.8	Claims - Timely Payment	215 ILCS 5/368a(c) 215 ILCS 125/5-3(a)	All claims and indemnities concerning health care services other than for any periodic payment shall be paid within 30 days after receipt of due written proof of such loss.	
b.9	Coordination of Benefits	50 IAC 4521.110(s) 50 IAC 2009 - Exhibit A	Policies are permitted, but not required, to contain coordination of benefits (COB) provisions consistent with the requirements of 50 IAC 2009.	

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b.10	Termination of Policy	215 ILCS 97/50	A health insurer issuing individual coverage must renew or continue in force coverage at the option of the individual except for: 1. Nonpayment of premium 2. Fraud 3. Termination of the plan 4. Movement outside the service area; or 5. Association membership ceases.	
b.11	Administrative Complaints and Appeals	215 ILCS 134/50 215 ILCS 125/4-6 50 IAC 4521.110(p)	1) Healthcare plans must accept and review appeals of determinations and complaints related to administrative issues (not healthcare services, procedures & treatments) initiated by enrollees or healthcare providers. 2) Complainants not satisfied with the plan's resolution of any complaint may appeal that final plan decision to the Department.	
b.12	Notice of Department of Insurance	215 ILCS 5/143c 215 ILCS 125/4-7 215 ILCS 5/401 50 IAC 931.40	Policy must provide the address of complaint department of the insurance company and the address of the Illinois Department of Insurance:  The Illinois Department of Insurance Office of Consumer Health Insurance 320 West Washington Street Springfield, IL 62767	
b.13	Binding Arbitration	215 ILCS 125/5-3(a) 215 ILCS 5/356z.3a(d)	In the event that a medical bill is not resolved within 30 days, permits the health insurance issuer, nonparticipating provider, or the facility to initiate binding arbitration for a single bill or group of bills. The party requesting arbitration shall notify the other party arbitration has been initiated and state its final offer before arbitration. In response to this notice, the non-requesting party shall inform the requesting party of its final offer before the arbitration occurs.	
<b>SECTION C - NETWORK POLICY REQUIREMENTS</b>				
c.1	Provider Termination - Transition of Care	45 CFR 156.230(d)(2) 215 ILCS 134/25 50 IAC 4520.60 215 ILCS 124/20(a)(b) <b>(UPDATED)</b> <b>P.A. 104-333</b>	Policy must contain a provision to ensure continuity of care for enrollees in cases where a provider is terminated without cause or for new members whose provider is not a member of the plan's network. Must allow an enrollee in active course of treatment to continue treatment until the treatment is complete or for 90 days, whichever is shorter, at in-network cost-sharing rates.	
c.2	Women's Principal HealthCare Provider	215 ILCS 125/5-3.1 215 ILCS 5/356r	Insurer that requires insured to select PCP must allow female insureds the right to select a participating woman's principal health care provider. Notification required.	
c.3	Emergency Services Incurred with Non-Participating Providers	50 IAC 4520.110(c) 215 ILCS 124/10(b)(7)	Policy must state that benefits for emergency care received from non-participating provider must be paid at the same benefit level to the member than had a participating provider been utilized.	
c.4	Out of Area Benefits and Services	50 IAC 4521.110(h)	The individual contract and evidence of coverage shall contain a specific description of benefits and services available out of the HMO's designated service area.	
c.5	Standing Referral to a Specialist	215 ILCS 134/40(b)	A health care plan shall establish a procedure by which an enrollee who requires the treatment of a specialist physician or other health care provider may obtain a standing referral to that individual. Such a referral may be effective for up to one year and may be renewed and re-renewed.	
c.6	Utilization of Health Care Facilities	215 ILCS 134/43	A health care plan must provide its enrollees with a description of their rights and responsibilities for obtaining referrals and for making appropriate use of health care facilities when their PCP is not available.	
c.7	Notice of Provider Nonrenewal or Termination	215 ILCS 124/15(a)	A health care plan is required to provide 60 days' notice of nonrenewal or termination of a health care provider to both the provider and to his/her enrollees. *Applies to all plans with provider networks with effective dates of 01/01/2019 or later pursuant to passage of the Network Adequacy and Transparency Act (215 ILCS 124)	
<b>SECTION D - MEMBERSHIP/ELIGIBILITY/COVERAGE PERIOD</b>				
d.1	Dependent Children - Adopted (and Pending) Foster Child	215 ILCS 125/4-9 26 USC 152(f)(C) 42 USC 300gg-91(d)(12)	A policy that covers the insured's immediate family or children must provide the same coverage for an adopted child or a child not residing with the insured.	

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d.2	Dependent Children - Disabled	215 ILCS 125/4-9.1 50 IAC 4521.110(t)	If a policy contains a provision for a limiting age for dependents, that provision will not be applicable to a disabling condition that occurred before the attainment of the limiting age.	
d.3	Dependent Children - Newborn	215 ILCS 125/4-8	A policy of accident and health insurance shall cover the hospital or medical expenses of newborn infants from and after the moment of birth. To guarantee coverage from the moment of birth, the insured must apply for coverage for the newborn within 31 days of birth.	
d.4	Dependent Children Covered to Age 26 or 30	215 ILCS 5/356z.12 215 ILCS 125/5-3(a) 45 CFR 147.120 et al.	A policy that includes dependent coverage must offer coverage to all dependents up to age 26, regardless of marital status, financial dependency on parents or residence. Policies must include coverage for dependents up to age 30, who is an Illinois resident, who has been released from military service other than dishonorable discharged.	
d.5	Dependent Parent Coverage	215 ILCS 5/356z.73	A group or individual policy of accident and health insurance issued, amended, delivered, or renewed after January 1, 2026 that provides dependent coverage shall make that dependent coverage available to the parent or stepparent of the insured if the parent or stepparent meets the definition of a qualifying relative under 26 U.S.C. 152(d) and lives or resides within the accident and health insurance policy's service area.	
d.6	Reinstatement	50 IAC 4521.110(k)	The individual contract and evidence of coverage, shall contain the conditions of the enrollee's right to reinstatement	
d.7	Eligibility Requirements	215 ILCS 125/4-8 215 ILCS 125/4-9 50 IAC 4521.110(e)	The individual contract and evidence of coverage must contain eligibility requirements that explain the conditions that must be met to enroll in the plan, the limiting age for enrollees and eligible dependents, including the effects of Medicare eligibility, and a clear statement regarding newborn coverage.	
<b>SECTION E - OUT-OF-POCKET/ ELIGIBLE EXPENSES</b>				
e.1	Out-Of-Pocket Expense	Section 1302 of the ACA 42 USC 300gg-6	Policy must state all out-of-pocket limitations. The ACA sets the annual limitation on cost sharing. 2027 Out-of-pocket maximums: Self-Only <b>\$10,600</b> -- Other than self-only coverage <b>\$21,200</b> .	
e.2	Precertification Penalties	215 ILCS 124/10(b)(8)	If a plan intends to impose penalties for failure to pre-certify a inpatient hospital treatment, the penalty must be defined in the policy and may not exceed \$1,000. The penalty may be no more frequent than a per confinement basis.	
e.3	Emergency Services Prior to Stabilization	215 ILCS 134/65 50 IAC 4520.110(b)	The plan shall cover emergency services in a manner that those services will be provided without imposing a requirement under the plan for prior authorization of services or any limitation on coverage when the provider of services does not have a contractual relationship with the plan for the providing of services.	
e.4	Post Stabilization Services	215 ILCS 134/70 50 IAC 4520.120	If prior authorization for covered post-stabilization services is required by the healthcare plan, the plan shall provide access 24 hours a day, 7 days a week to persons designated by the plan to make such determinations. The health care plan shall provide reimbursement for covered post-stabilization medical services if: (1) Authorization to render them is received from the healthcare plan or its delegated health care provider, or (2) After two documented good faith efforts, the treating health care provider has attempted to contact the enrollee's health care plan and neither the plan nor designated persons were accessible or the authorization was not denied within 60 minutes of the request.	
e.5	Deductibles and Copayments	215 ILCS 125/4-20 50 IAC 4521.110(i)	An HMO may require deductibles and copayments of enrollees as a condition for the receipt of specific health care services, including basic health care services. Deductibles and copayments shall be the only allowable charge, other than premiums, assessed enrollees. Copayments and deductibles appearing in the policy shall be for specific dollar amounts or for specific percentages of the cost of the health care services.	
e.6	Copay/Deductible Accumulators	215 ILCS 134/30(d)	A health care plan shall apply any third-party payments, financial assistance, discount, product vouchers, or any other reduction in out-of-pocket expenses made by or on behalf of such insured for prescription drugs toward a covered individual's deductible, copay, or cost-sharing responsibility, or out-of-pocket maximum associated with the individual's health insurance.	
e.7	Prescription Drug Flat Copay Benefits/Plan Choice	215 ILCS 134/45.3	Flat copay requirement - please provide for each corresponding service area, the plan name(s), metal level(s), and schedule that meet this requirement. Any plans with prescription riders must also provide this information. The minimum requirement for PY 2027 is 25% of plans per service area, per metal level with a flat copay prescription benefit structure.	

**SECTION F - BENEFITS -ILLINOIS MANDATES/ESSENTIAL HEALTH BENEFITS**

f.1	Essential Health Benefits	Section 1302 of the ACA 42 USC 18022 45 CFR 156.155(a)(3) 45 CFR 147.126 50 IAC 2001.6 50 IAC 2001.11 50 IAC 4521.130(l)	Mandated	
f.2	Inpatient Hospital Services (e.g., Hospital Stay)	Benchmark p. 15	Essential Health Benefit	
f.3	Outpatient Surgery Physician/Surgical Services (Ambulatory Patient Services)	Benchmark p. 15	Essential Health Benefit	
f.4	Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Benchmark p. 21	Essential Health Benefit	
f.5	Emergency Medical Condition	215 ILCS 134/10 Benchmark p. 7	Required to use definition of emergency medical condition as defined in the Managed Care Reform and Patient's Rights Act.	
f.6	Emergency Transportation/ Ambulance	215 ILCS 356z.3a (New) P.A. 104-0248 Benchmark p. 4, 17	Mandated Provides group or individual policy of accident and health insurance urgent and emergency ground ambulance service by a participating provider. Essential Health Benefit	
f.7	Ground Ambulance Services Provided by Non-Participating Ground Ambulance Providers	215 ILCS 5/356z.3a(b-10) (NEW) 215 ILCS 5/356z.3a(b-10)(2) (NEW) 215 ILCS 125/5-3(a) P.A. 104-0248	Mandated Any group or individual policy of accident and health insurance amended, delivered, issued, or renewed on or after January 1, 2027, shall provide coverage for both emergency ground ambulance service and urgent ground ambulance service. Members shall incur no greater out-of-pocket costs if services are received by a non-participating provider than would incur by a participating provider.	
f.8	Emergency Room Services	Benchmark p. 7, 13	Essential Health Benefit	
f.9	Coverage for Mobile Integrated Health Care Services	215 ILCS 5/356z.71 215 ILCS 125/5-3(a)	Mandated A group or individual policy of accident and health insurance or a managed care plan that is amended, delivered, issued, or renewed on or after January 1, 2026, shall provide coverage to an eligible recipient for medically necessary mobile integrated health care services.	
f.10	Emergency Medical Care - Criminal Sexual Assault	215 ILCS 125/4-4	Mandated Policy must state that it will provide coverage for charges for testing and examination for victims of criminal sexual assault for actual expenses incurred, without offset or reduction for benefit deductibles or coinsurance amounts.	
f.11	Home Health Care	215 ILCS 5/356z.53 215 ILCS 125/5-3(a) Benchmark p. 5	Mandated	
f.12	Hospice	Benchmark p. 28	Essential Health Benefit	
f.13	Skilled Nursing Facility	Benchmark p. 21	Essential Health Benefit	
f.14	Office Visit	Benchmark pp. 8 & 11	Essential Health Benefit	
f.15	Referrals and Second Opinions/Additional Surgical Opinion	215 ILCS 125/4-10 50 IAC 4521.130(a) Benchmark p. 11	Plan must contain a description of any limitation for referrals and access to second opinions to ensure access and availability of health care services for the insured is not restricted. Coverage includes benefits for an additional surgical opinion following a recommendation for elective surgery.	
f.16	Physician Surgical Benefits	Benchmark p. 10	Including assist at surgery services	
f.17	Anesthesia Services	Benchmark p. 10	Inpatient and Ambulatory Surgical Centers	

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f.18	Anesthesia Services-Duration	215 ILCS 5/356z.80 (NEW) P.A. 104-0042 215 ILCS 125/5-3(a)	Mandated Shall provide coverage for medically necessary anesthesia services, regardless of the duration, for any procedure covered by the policy. May not deny payment for reimbursement for anesthesia services solely because of the duration of care exceeded a present time limit.	
f.19	Dental Anesthesia Services - Other Indications	215 ILCS 5/356z.2 215 ILCS 125/5-3(a) Benchmark p. 10	Mandated for certain criteria	
f.20	Dental Anesthesia Services - Autism	215 ILCS 5/356z.2(a-5) 215 ILCS 125/5-3(a)	Mandated under age 26	
f.21	Anesthesia Services – Oral Surgery	Benchmark p. 10	Benefits are provided for anesthesia services administered by oral and maxillofacial surgeons when such services are rendered in the surgeon's office or Ambulatory Surgical Facility.	
f.22	Allergy Testing and Treatment (Serum)	Benchmark p. 11 50 IAC 4521.130(g)	Essential Health Benefit	
f.23	Amino Acid-Based Elemental Formulas	215 ILCS 5/356z.10 215 ILCS 125/5-3(a)	Mandated	
f.24	Bariatric Surgery (Obesity)	Benchmark p. 21	Essential Health Benefit	
f.25	Breast - Fibrocystic Breast Condition	215 ILCS 125/4-16	Policy must provide coverage for fibrocystic breast condition.	
f.26	Breast - Post Mastectomy Care	215 ILCS 125/4-6.5 215 ILCS 5/356t Benchmark p. 24	Mandated	
f.27	Breast Cancer Pain Medication and Therapy	215 ILCS 5/356g.5-1 215 ILCS 125/5-3(a) 215 ILCS 125/4-6.5 Benchmark p. 12 & 32	Mandated	
f.28	Breast Implant Removal	215 ILCS 125/4-6.2 Benchmark p. 25	Mandated	
f.29	Breast Reconstruction After Mastectomy	215 ILCS 125/4-6.1(b) 50 IAC 4521.132 Benchmark p. 24 50 IAC 2016	Mandated Essential Health Benefit	
f.30	Breast Reduction Surgery	215 ILCS 5/356z.54 215 ILCS 125/5-3(a)	Mandated	
f.31	Cancer- Qualified Clinical Cancer Trials	215 ILCS 5/364.01 215 ILCS 125/5-3(a) Benchmark p. 34	Policy must not exclude routine patient care services if associated with a clinical cancer trial and the services are included in the policy benefit structure.	
f.32	Chiropractic & Osteopathic Manipulation	Benchmark p. 12	Essential Health Benefit May be limited to 25 visits per benefit period.	
f.33	Accidental Injury - Dental	Benchmark p. 17	Essential Health Benefit	
f.34	Dental Care - Oral Surgery	Benchmark p. 10	Essential Health Benefit Allowed limitations found in the Benchmark	
f.35	Temporomandibular Joint Disorder (TMJ)	Benchmark p. 24 215 ILCS 125/5-3(a) 215 ILCS 5/356q	Essential Health Benefit TMJ optional coverage expansion.	

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f.36	Coverage for Care and Treatment of Major Injury to jaw (Accident/Disease)	215 ILCS 5/356z.78 215 ILCS 125/5-3(a)	Mandated Medically necessary care and treatment to address a major injury to the jaw either through an accident or disease" includes: (1) Oral and facial surgery, including reconstructive services and procedures necessary to improve, restore, or maintain vital functions; (2) Dental implants, crowns, or bridges; (3) Prosthetic treatment such as obturators, speech appliances, and feeding appliances; (4) Orthodontic treatment and management; (5) Prosthodontic treatment and management; and (6) Otolaryngology treatment and management. Coverage under this Section may impose the same deductibles, coinsurance, or other cost-sharing limitations that are imposed on other related benefits under the policy.	
f.37	Diabetes - Self Management, Education and Nutrition	215 ILCS 5/356w(b)(c) 215 ILCS 125/5-3(a) Benchmark p. 11	Mandated Essential Health Benefit	
f.38	Routine Foot Care	215 ILCS 5/356w(f) 215 ILCS 125/5-3(a) Benchmark p. 11, 35	Mandated for persons diagnosed with Diabetes Essential Health Benefit	
f.39	Diabetic Supplies	215 ILCS 5/356w(d)(e) 50 IAC 2019.40 215 ILCS 125/5-3(a) Benchmark p. 31	Mandated Essential Health Benefit under Durable Medical Equipment	
f.40	Continuous Glucose Monitors	215 ILCS 5/356z.59 215 ILCS 125/5-3(a)	Mandated NO COST SHARE HDHP with HSA Exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met.	
f.41	Diabetes Telehealth Services	215 ILCS 5/356z.22 215 ILCS 125/5-3(a)	Mandated if telehealth benefits are covered.	
f.42	Durable Medical Equipment	Benchmark p. 13	Essential Health Benefit	
f.43	Complex Wheelchair Service and Repair	215 ILCS 356.80 (NEW) P.A. 104-0324 215 ILCS 125/5-3(a)	Mandated No prior authorization Must provide coverage for rented complex rehabilitation technology during the repair period of the primary complex rehabilitation technology.	
f.44	Compression Sleeves	215 ILCS 125/5-3(a) 215 ILCS 5/356z.64	Mandated For compression sleeves that is medically necessary for the enrollee to prevent or mitigate lymphedema.	
f.45	Dry Needling by Physical Therapist	215 ILCS 125/5-3(a) 215 ILCS 5/356z.28	OPTIONAL	
f.46	Neuromuscular, Neurological, or Cognitive Impairment for Children	215 ILCS 125/5-3(a) 215 ILCS 5/356z.69	Mandated Expands insurance coverage to include therapy, diagnostic testing, and equipment for children who have been clinically or genetically diagnosed with any disease, syndrome, or disorder including low tone neuromuscular impairment.	
f.47	Hippotherapy and Equine Therapy	215 ILCS 356z.80 (NEW) P.A. 104-0068 215 ILCS 125/5-3(a)	Shall provide coverage for medically necessary services, including hippotherapy, that incorporate equine movement as part of a therapeutic intervention.	
f.48	Habilitative and Rehabilitative Services and Devices	45 CFR 156.115(a)(5) Benchmark p. 8, 11, 22, 35 50 IAC 4521.130(j)	Essential Health Benefit May not combine habilitative and rehabilitative visit limitations. Outpatient rehabilitation therapy, including but not limited to, speech therapy, physical therapy, and occupational therapy directed at improving physician functioning of a member must be provided up to 60 treatments per year for conditions which are expected to result in significant improvement within two months as determined by the PCP and HMO Medical Director.	
f.49	Habilitative Services for Children	215 ILCS 5/356z.15 215 ILCS 125/5-3(a)	Mandated - Prohibits denial of benefits solely on location of where medically necessary services are rendered. Essential Health Benefit	

f.50	Hearing Aids	215 ILCS 5/356z.30 215 ILCS 125/5-3(a)	Mandated -- One per ear every 3 years Essential Health Benefit	
f.51	Cochlear Implants/Bone Anchored Hearing Aids	Benchmark p.17	Essential Health Benefit - Cochlear implants covered for all ages	
f.52	Infertility (Fertility) Treatment	Benchmark p. 23-24	Essential Health Benefit	
f.53	Fertility Preservation Services	215 ILCS 5/356z.32 215 ILCS 125/5-3(a)	Mandated	
f.54	Maternity and Newborn Care	215 ILCS 125/4-8 215 ILCS 5/356s 215 ILCS 125/4-6.4 Benchmark p. 8, 22	Mandated Essential Health Benefit	
f.55	PANDAS/PANS	215 ILCS 5/356z.25 215 ILCS 125/5-3(a)	Mandated	
f.56	Physical Therapy - Multiple Sclerosis Patients	215 ILCS 5/356z.8 215 ILCS 125/5-3(a) Benchmark p. 11	Mandated Essential Health Benefit	
f.57	Private-Duty Nursing	Benchmark p. 17	Essential Health Benefit	
f.58	Prosthetics/Orthotics	215 ILCS 5/356z.18 215 ILCS 125/5-3(a) Benchmark p. 13	Mandated Essential Health Benefit May exclude foot orthotics defined as an in-shoe device Provides that with respect to an enrollee at any age, in addition to coverage of a prosthetic or custom orthotic device, benefits shall be provided for a prosthetic or custom orthotic device determined by the enrollee's provider to be the most appropriate model that is medically necessary for the enrollee to perform physical activities.	
f.59	Wigs and Hair Prostheses	215 ILCS 125/5-3(a) 215 ILCS 5/356z.72	Mandated Must provide coverage, no less than once every 12 months, for one wig or other scalp prosthesis worn for hair loss caused by alopecia, chemotherapy, or radiation treatment for cancer or other conditions.	
f.60	Cosmetic Surgery	Benchmark p. 35	Essential Health Benefit May be excluded except for correction of congenital deformities or conditions resulting from accidental injuries, scars, tumors, or diseases.	
f.61	Laser Hair Removal	215 ILCS 356z.80 (NEW) P.A. 104-0289 215 ILCS 125/5-3(a)	Mandated Shall provide coverage for medically necessary laser hair removal if the procedure is prescribed medical treatment in accordance with accepted standards of medical care.	
f.62	Reconstructive Services (Physical Appearance)	215 ILCS 125/5-3(a) 215 ILCS 5/356z.65	Mandated - may not deny coverage for medically necessary reconstructive services that are intended to restore physical appearance.	
f.63	Cleft Lip/Cleft Palate	215 ILCS 125/5-3(a) 215 ILCS 5/356z.55	Mandated	
f.64	Transplants - Human Organ Transplants	215 ILCS 125/4-5 Benchmark p. 18, 31	Mandated Essential Health Benefit	
f.65	Transplants - Human Organ Transplants Transportation and Lodging	Benchmark p. 18	Benefits must be provided for transportation and lodging for covered patient receiving transplant and a companion. If the recipient of the transplant is a dependent child under the limiting age of this Certificate, benefits for transportation and lodging will be provided for the transplant recipient and two companions. For benefits to be available, the patient's place of residency must be more than 50 miles from the Hospital where the transplant will be performed. Essential Health Benefit	
f.66	Cardiopulmonary Monitors	215 ILCS 125/5-3(a) 215 ILCS 5/356z.34	Mandated 18 years old or younger	
f.67	Human Breast Milk	215 ILCS 125/5-3(a) 215 ILCS 5/356z.38	Mandated	

f.68	Basic Health Care Services	50 IAC 4521.130	Except when superseded by other law or ACA EHB requirements, HMO's must provide coverage for Basic Health Care Services as provided by 50 IAC 4521.130.c	
f.69	Whole Body Skin Examination	215 ILCS 125/5-3(a) 215 ILCS 5/356z.37	Mandated NO COST SHARE	
f.70	Diagnostic Mammogram	215 ILCS 125/4-6.1 215 ILCS 5/356g(a)(6)	Mandated NO COST SHARE HDHP with HSA Exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met.	
f.71	Tick-Borne Disease	215 ILCS 5/356z.35 215 ILCS 125/5-3(a)	Mandated	
f.72	Pancreatic Cancer Screening	215 ILCS 5/356z.47 215 ILCS 125/5-3(a)	Mandated Pancreatic Cancer Screening - Coverage for medically necessary pancreatic cancer screening.	
f.73	Biomarker Testing	215 ILCS 5/356z.46 215 ILCS 125/5-3(a) CB 2026-05	Mandated Biomarker testing must be covered for the purposes of diagnosis, treatment, appropriate management, or ongoing monitoring of an enrollee's disease or condition when the test is supported by medical and scientific evidence.	
f.74	Biomarker Testing- Insurer Website Link	215 ILCS 3/356z.46(e) 215 ILCS 125/5-3(a) CB 2026-05	When coverage of biomarker testing for the purpose of diagnosis, treatment, or ongoing monitoring of any medical condition is restricted for use by a group or individual policy of accident and health insurance or managed care plan, the patient and prescribing practitioner shall have access to a clear, readily accessible, and convenient processes to request an exception. The process shall be made readily accessible on the insurer's website.  Provide link to insurer website specific to area where requirement can be located.	
f.75	Telehealth	215 ILCS 5/356z.22 215 ILCS 125/5-3(a)	Mandates telehealth coverage.	
f.76	Colonoscopy	215 ILCS 125/5-3(a) 215 ILCS 5/356z.48	Mandated NO COST SHARE for medically necessary colonoscopies that are follow up exams based on initial screen. HDHP with HSA exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met	
f.77	Port Wine Stains	215 ILCS 5/356z.51 215 ILCS 125/5-3(a)	Mandated Coverage for medically necessary elimination or maximum feasible treatment of nevus flammeus (port wine stains) for children aged 18 years or younger - does not cover cosmetic removal.	
f.78	Alzheimer's Disease and Related Dementias	215 ILCS 5/356z.80 (NEW) P.A. 104-0001 215 ILCS 125/5-3(a)	Mandated Shall provide coverage for all medically necessary diagnostic testing in U.S. Food and Drug Administration-approved treatments and medications prescribed to slow the progression of Alzheimer's disease or another related dementia as determined by a physician.	
f.79	Klinefelter Syndrome Testing	215 ILCS 356z.80 (NEW) P.A. 104-0073 215 ILCS 125/5-3(a)	Mandated Provides coverage for Klinefelter Syndrome Testing.	
f.80	Comprehensive Cancer Testing	215 ILCS 125/5-3(a) 215 ILCS 5/356z.50	Mandates coverage for medically necessary comprehensive cancer testing.	
f.81	Home Saliva Cancer Screening	215 ILCS 125/5-3(a) 215 ILCS 5/356z.68	Mandated Coverage for a medically necessary home saliva cancer screening every 24 months if the patient: (1) is asymptomatic and at high risk for the disease being tested for; or (2) demonstrates symptoms of the disease being tested for at a physical exam.	
f.82	Proton Beam Therapy	215 ILCS 125/5-3(a) 215 ILCS 5/356z.66	Mandated Shall not apply a higher standard of clinical evidence for the coverage of proton beam therapy than the insurer applies for the coverage of any other form of radiation therapy treatment.	

f.83	Liver Disease Screening	215 ILCS 125/5-3(a) 215 ILCS 5/356z.61	Mandated for preventative liver disease screenings for individuals 35 years of age or older and under the age of 65 at high risk for liver disease. <b>NO COST SHARE</b>	
f.84	A1C Testing	215 ILCS 125/5-3(a) 215 ILCS 5/356z.49	Mandated Coverage for A1C testing recommended by a health care provider for prediabetes, type 1 diabetes, and type 2 diabetes.	
f.85	Vitamin D Testing	215 ILCS 125/5-3(a) 215 ILCS 5/356z.44	Mandated Coverage for vitamin D testing recommended by a health care provider in accordance with Vitamin D deficiency risk factors identified by the CDC.	
f.86	Improving Health Care for Pregnant and Postpartum Individuals Act	215 ILCS 5/356z.40 215 ILCS 125/5-3(a)	Mandates clinically appropriate case management programs for high-risk pregnancies and all pregnant and postpartum individuals have access to MH/SUD benefits. HDHP with HSA exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met	
f.87	Pediatric Palliative Care	215 ILCS 5/356z.57 215 ILCS 125/5-3(a)	Mandated Plan must provide coverage for community-based pediatric palliative care and hospice care to any qualifying child with a serious illness by a trained interdisciplinary team. Allows a child to receive community-based pediatric palliative care and hospice care while continuing to pursue curative treatment and disease-directed therapies for the qualifying illness.	
f.88	Coverage for hormonal and non-hormonal therapy to treat menopause	215 ILCS 5/356z.56 215 ILCS 125/5-3(a)	Mandated Plans amended, delivered, issued, or renewed on or after January 1, 2026 shall provide coverage for medically necessary hormonal and non-hormonal therapy to treat menopausal symptoms if the therapy is recommended by a qualified health care provider who is licensed, accredited, or certified under Illinois law and the therapy has been proven safe and effective in peer-reviewed scientific studies.	
f.89	Coverage for Annual Menopause Health Visit	215 ILCS 125/5-3(a) 215 ILCS 5/356z.74	Mandated Shall provide, for individuals 45 years of age and older, coverage for an annual menopause health visit. A policy subject to this Section shall not impose a deductible, coinsurance, copayment, or any other cost-sharing requirement on the coverage provided.	
<b>SECTION G - BENEFITS - PREVENTIVE</b>				
g.1	Preventive Services ACA	42 U.S.C. 300gg-13 50 IAC 2001.8 50 IAC 4521.110(x) 215 ILCS 5/356z.62 215 ILCS 125/5-3(a)	Benefits shall be provided at no cost sharing to the member when these services are delivered by a network provider. Policy must contain language indicating that all preventive services covered are covered with no cost-sharing to the member pursuant to A and B recommendations found in the United States Preventive Services Task Force (USPSTF) guidelines.	
g.2	Preventive Services - Immunizations	42 U.S.C. 300gg-13(a)(2) 50 IAC 2001.8(1)(B) 50 IAC 4521.110(x)	Plans are required to cover immunizations recommended by the Advisory Committee on Immunization Practices without charging a deductible, copayment or coinsurance.	
g.3	Preventive Services - Women	42 U.S.C. 300gg-13(a)(4) 50 IAC 2001.8(1)(D) 50 IAC 4521.110(x)	Plans are required to cover women's preventive services guidelines supported by the Health Resources & Services Administration without charging a deductible, copayment or coinsurance.	
g.4	Preventive Services - Children/ Adolescents	42 U.S.C. 300gg-13(a)(3) 50 IAC 2001.8(1)(C) 50 IAC 4521.110(x)	Plans are required to cover children's preventive services guidelines supported by the Health Resources & Services Administration without charging a deductible, copayment or coinsurance. Benefits must include routine hearing screenings/examinations.	
g.5	Sterilization	215 ILCS 5/356z.4(a)(3)(B) 215 ILCS 5/356z.4(a)(4) 215 ILCS 125/5-3(a) Benchmark p. 10, 19	Mandated <b>NO COST SHARE In-Network</b> Male Sterilization: HDHP with HSA exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met.	

g.6	Breast Exam - Clinical	215 ILCS 125/4-6.5 215 ILCS 5/356g.5 Benchmark p.12	Coverage is required for clinical breast examinations. NO COST SHARE In-Network	
g.7	Breast Feeding (Lactation) Support, Supplies and Counseling - Breast Pumps	50 IAC 2001.8 50 IAC 4521.110(x) 215 ILCS 5/356z.40(b)(9) 215 ILCS 125/5-3(a)	Mandated HRSA Guidelines HDHP with HSA exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met.	
g.8	Colorectal Cancer Examination and Screening	215 ILCS 5/356x 215 ILCS 125/5-3(a) Benchmark p. 12, 16	Mandated NO COST SHARE In-Network	
g.9	Contraceptive/Birth Control Services	215 ILCS 5/356z.4 215 ILCS 125/5-3(a) CMS FAQ ACA Implementation Part 54, Q2	Mandated NO COST SHARE In-Network Male condoms are required to be covered at no cost-sharing as a preventative service when a female enrollee obtains a prescription. Carte blanche exclusions for male condoms is prohibited. Must dispense 12 months' worth of contraception at one time.	
g.10	Patient Care Services Provided by a Pharmacist	215 ILCS 125/5-3(a) 215 ILCS 5/356z.45	Mandated Coverage for health care or patient care services provided by a pharmacist if (1) The pharmacist meets the requirements set forth in section 43 of the Pharmacy Practice Act; (2) Health plan provides coverage for the same service provided by a licensed physician, advanced practice registered nurse, or a physician assistant; (3) The pharmacist is included in the health benefit plan's network of participating providers; (4) A reimbursement has been successfully negotiated in good faith between the pharmacist and the health plan.	
g.11	Prescription Estrogen	215 ILCS 125/5-3(a) 215 ILCS 5/356z.67	Mandated Coverage for one or more therapeutic equivalent versions of vaginal estrogen in its formulary. Therapeutic equivalent version" has the meaning given to that term in paragraph 2 of subsection (a) of Section 356z.4. NO COST SHARE HDHP with HSA exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met	
g.12	Coverage of Pharmacy Testing, Screening, Vaccinations, and Treatment	215 ILCS 125/5-3(a) 215 ILCS 5/356z.63	Mandated Shall provide coverage for health care or patient care services provided by a pharmacist if: (1) the pharmacist meets the requirements and scope of practice described in paragraph (15), (16), or (17) of subsection (d) of Section 3 of the Pharmacy Practice Act; (2) the health plan provides coverage for the same service provided by a licensed physician, an advanced practice registered nurse, or a physician assistant; (3) the pharmacist is included in the health benefit plan's network of participating providers; and (4) reimbursement has been successfully negotiated in good faith between the pharmacist and the health plan.	
g.13	Coverage of Vaccination Administration Fees	215 ILCS 125/5-3(a) 215 ILCS 5/356z.77	Mandated Shall provide coverage for vaccinations for COVID-19, influenza, and respiratory syncytial virus, including the administration of the vaccine by a pharmacist or health care provider authorized to administer such a vaccine, without imposing a deductible, coinsurance, copayment, or any other cost-sharing requirement, if the following conditions are met: (1) The vaccine is authorized or licensed by the United States Food and Drug Administration; and (2) The vaccine is ordered and administered according to the Advisory Committee on Immunization Practices standard immunization schedule. HDHP with HSA exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met	

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g.14	Coverage for Abortion	215 ILCS 5/356z.4a 215 ILCS 125/5-3(a) CB 2022-15 P.A. 103-0720	Mandated Requires coverage for abortion services. Coverage for abortion care may not impose deductible, coinsurance, waiting period, or other cost-sharing limitation. Coverage shall not impose any restrictions or delays on the coverage. HDHP with HSA exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met.	
g.15	Abortifacients, Hormonal Therapy, and Human Immunodeficiency Virus Pre-Exposure Prophylaxis and Post Exposure Prophylaxis	215 ILCS 5/356z.60 215 ILCS 125/5-3(a)	Mandated NO COST SHARE In-Network HDHP with HSA exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met.	
g.16	HIV Screening - Pregnant Women	215 ILCS 5/356z.1 215 ILCS 125/4-6.5 Benchmark p. 18, 19	Mandated NO COST SHARE In-Network	
g.17	Human Papillomavirus Vaccine (HPV)	215 ILCS 5/356z.9 215 ILCS 125/5-3(a) Benchmark p. 12, 18, 20	Mandated NO COST SHARE In-Network	
g.18	Mammography - Screening	215 ILCS 125/4-6.1 215 ILCS 5/356g(a) 215 ILCS 5/356g(a)(4.3) Benchmark p. 18, 20	Mandated NO COST SHARE In-Network	
g.19	Osteoporosis - Bone Mass Measurement	215 ILCS 5/356z.6 215 ILCS 125/5-3(a) Benchmark p. 12, 16, 18	Mandated NO COST SHARE In-Network	
g.20	Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test	215 ILCS 5/356u 215 ILCS 125/4-6.5 Benchmark p. 12, 16, 18	Mandated NO COST SHARE In-Network Prostate Cancer Screenings only- HDHP with HSA exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met.	
g.21	Coverage for Genetic Testing for Breast and Ovarian Cancer Susceptibility.	USPSTF	Shall provide coverage for the cost of the genetic testing of the BRCA1 and BRCA2 genes to detect an increased risk for breast and ovarian cancer if recommended by a health care provider in accordance with the United States Preventive Services Task Force's recommendations for testing. HDHP with HSA exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met.	
g.21	Shingles Vaccine (Herpes Zoster)	215 ILCS 5/356z.13 215 ILCS 125/5-3(a) Benchmark p. 12, 18, 19	Mandated NO COST SHARE In-Network	
g.22	Tobacco Smoking Cessation Program	215 ILCS 5/356z.21 215 ILCS 125/5-3(a) Benchmark p. 19	Mandated NO COST SHARE In-Network	
g.23	Mental Health Prevention and Wellness Visits	215 ILCS 125/5-3(a) 215 ILCS 5/356z.70	Mandated One Annual mental health prevention and wellness visit for children and for adults up to 60 minutes. NO COST SHARE HDHP with HSA exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met.	

g.24	Wellness Programs	215 ILCS 5/356z.17 215 ILCS 125/5-3(a) 50 IAC 2001.9(b)(2)(B) & (c) (3) & (f)(g)(h)(i)(j)(k)	OPTIONAL - Activity and outcome based wellness programs are not allowed in individual plans; however, participatory programs are allowed.	
<b>SECTION H - BENEFITS - MENTAL HEALTH/SUBSTANCE USE DISORDER SERVICES</b>				
h.1	Autism Spectrum Disorder	215 ILCS 5/356z.14 215 ILCS 125/5-3(a) <b>Benchmark 21, 22</b>	Mandated for individuals under age 21. Prohibits denial of benefits solely on location of where medically necessary services are rendered.	
h.2	Mental (Behavioral) Health Treatment (Inpatient/Outpatient)	215 ILCS 5/370c et. al. 215 ILCS 5/370c.1 et. al. 215 ILCS 5/370c.4 et. al. <b>(NEW)</b> <b>PA 104-0446</b> 215 ILCS 125/5-3(a) Benchmark p. 21	Mandated Essential Health Benefit No Prior Authorization Requirement for Admission	
h.3	Substance Use Disorders (Inpatient/Outpatient)	215 ILCS 5/370c et. al. 215 ILCS 5/370c.1 et. al. 215 ILCS 5/370c.4 et. al. <b>(NEW)</b> <b>PA 104-0446</b> 215 ILCS 125/5-3(a) Benchmark p. 21	Mandated Essential Health Benefit No Prior Authorization Requirement for Admission	
h.4	Recovery Housing for Persons with Substance use Disorders	215 ILCS 5/356z.31 215 ILCS 125/5-3(a)	OPTIONAL - A policy may provide coverage for residential extended care services and supports for persons recovery housing for persons with substance use disorders who are at risk of a relapse following discharge from a health care clinic, federally qualified health center, hospital withdrawal management program or any other licensed withdrawal management program, or hospital emergency department so long as specific conditions are met.	
h.5	Tele-Psychiatry	Benchmark p. 11	Essential Health Benefit Required to be covered as a medical care visit	
h.6	Reimbursement for Travel, Food, and Lodging for Treatment of Mental Health and Substance Use Disorders	215 ILCS 124/10(d-5)(3)(A)(i-iv) <b>(NEW)</b> <b>P.A. 104-0028</b>	For plan or policy years beginning on or after January 1, 2026, the issuer shall provide reasonable reimbursement to a beneficiary who has received a network exception for costs including food, lodging, and travel for treatment of Mental Health and Substance Use Disorders.	
<b>SECTION I - BENEFITS - PRESCRIPTION DRUGS - ALL POLICIES</b>				
i.1	Inhalants - Prescription	215 ILCS 125/5-3(a) 215 ILCS 5/356z.5(c)	Mandated HDHP with HSA exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met. A group or individual policy of accident and health insurance or managed care plan subject to this subsection shall limit the total amount that a covered person is required to pay for a covered prescription inhaler to an amount not to exceed \$25 per 30-day supply.	
i.2	Immunosuppressant Drugs - Organ Transplant Medication Notification Act	215 ILCS 175/15	Plans must cover medically necessary immunosuppressant drugs with a written prescription after an approved human organ transplant. When a prescribing physician has indicated on a prescription "MAY NOT SUBSTITUTE", a health insurance policy or healthcare service plan that covers immunosuppressant drugs, may not require, or cause a pharmacist to interchange another immunosuppressant drug or formulation, issued on behalf of a person to inhibit or prevent the activity of the immune system of the patient to prevent the rejection of the transplanted organs & tissues without notification and the documented consent of the prescribing physician and the patient.	
i.3	Prescription Drugs - Cancer Treatment	215 ILCS 125/4-6.3 Essential Health Benefit Benchmark p. 32, 33	Coverage for prescribed drugs for certain types of cancer shall not exclude coverage of any drug on the basis that the drug has been prescribed for the treatment of a type of cancer for which the drug has not been approved by the federal Food and Drug Administration if proper documentation, as outlined, is provided.	

i.4	Cancer Drug Parity	215 ILCS 125/5-3(a) 215 ILCS 5/356z.20	Mandated	
i.5	Topical Eye Medication	215 ILCS 156/5	Mandated	
i.6	Immune Gamma Globulin	215 ILCS 125/5-3(a) 215 ILCS 5/356z.24	Mandated	
i.7	Opioid Antagonists	215 ILCS 125/5-3(a) 215 ILCS 5/356z.23	Mandated HDHP with HSA exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met.	
i.8	Synchronization	215 ILCS 5/356z.26 215 ILCS 125/5-3(a)	Mandated	
i.9	Opioid Medically Assisted Treatment (MAT)	Benchmark p. 21	Essential Health Benefit	
i.10	Intranasal Opioid Reversal Agent Associated with Opioid Prescriptions	Benchmark p.32	Essential Health Benefit Benefits will be provided for at least one intranasal opioid reversal agent prescription for initial prescriptions of opioids with dosages of 50 MME or higher.	
i.11	Topical Anti-Inflammatory Acute and Chronic Pain Medication	Benchmark p. 32	Essential Health Benefit	
i.12	Epinephrine Injectors	215 ILCS 125/5-3(a) 215 ILCS 5/356z.33	Coverage for medically necessary epinephrine injectors for persons 18 years of age or under. Caps the cost of a twin-pack of medically necessary epinephrine at \$60. HDHP with HSA exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met.	
i.13	Insulin Co-Pay	215 ILCS 125/5-3(a) 215 ILCS 5/356z.41 Benchmark p. 31	Required to limit cost sharing \$35 per 30 day supply	
i.14	Prenatal Vitamins	215 ILCS 125/5-3(a) 215 ILCS 5/356z.58	Mandated	
i.15	Coverage During Generic Drug Shortage	215 ILCS 125/5-3(a) 215 ILCS 5/356z.75	Mandated If a generic drug or a therapeutic equivalent is unavailable due to a supply issue and dosage cannot be adjusted, a group or individual policy of accident and health insurance or a managed care plan that is amended, delivered, issued, or renewed after January 1, 2026 shall provide coverage for a brand name eligible prescription drug until supply of the generic drug or a therapeutic equivalent is available.	
i.16	Coverage for At-Home Pregnancy Tests	215 ILCS 125/5-3(a) 215 ILCS 5/356z.76	Mandated Shall provide coverage for at-home, urine-based pregnancy tests that are prescribed to the covered person, regardless of whether the tests are otherwise available over-the-counter. The coverage required under this Section is limited to 2 at-home, urine-based pregnancy tests every 30 days.	

**SECTION J - ATTESTATIONS**

j.1	Stage 4 Advanced Metastatic Cancer	215 ILCS 5/356z.29 215 ILCS 125/5-3(a)	This policy directly or indirectly covers the treatment of stage 4 advanced metastatic cancer shall not limit or exclude coverage for a drug approved by the United States Food and Drug Administration by mandating that the insured shall first be required to fail to successfully respond to a different drug or prove a history of failure of the drug as long as the use of the drug is consistent with best practices for treatment of stage 4 advanced metastatic cancer and is supported by peer-reviewed medical literature.	Affirmed <input type="checkbox"/>
j.2	Mental Health and Addiction Parity	215 ILCS 125/5-3(a) 45 CFR 156.110(a)(5) 45 CFR 146.136 215 ILCS 5/370c.1	The policy documents attached to this filing are in compliance with Federal and State Mental Health Parity laws.	Affirmed <input type="checkbox"/>
j.3	Short-Term Opioid Prescription Limitations	Benchmark p. 31	This policy limits short-term opioid prescriptions to no more than 7 days.	Affirmed <input type="checkbox"/>

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j.4	Prescription Drug Exception	45 CFR 156.122(c) 215 ILCS 134/45.1 215 ILCS 5/155.36	A process is in place for standard exception requests, expedited exception requests, and external exception request reviews as stipulated in 215 ILCS 134/45.1 and 45 CFR 156.22(c). Plans must advise enrollees of the process for making exceptions for non-covered prescription drugs when: (1) The drug is not covered based on the health benefit plans formulary; (2) The health benefit plan is discontinuing coverage of the drug; or (4) The number of doses available under a dose restriction for the prescription drug, a) Has been ineffective in the treatment of the enrollee's disease or medical condition or (b) The known relevant physical and mental characteristics of the enrollee, and known characteristics of the drug regimen, is likely to be ineffective or adversely affect the drug's effective or patient compliance.	Affirmed <input type="checkbox"/>
j.5	Step Therapy	215 ILCS 134/45.1 215 ILCS 5/370c (6.5)(B) 215 ILCS 5/155.37(c)	A health carrier shall not use the authorization of alternative covered medications under this section in a manner that effectively creates a step therapy requirement.	Affirmed <input type="checkbox"/>
j.6	Prescription Drug Formulary	215 ILCS 125/4-6.5 215 ILCS 134/25(a) 215 ILCS 5/155.37	(1) Include information on cost-sharing tiers and utilization controls, such as prior authorization, for each covered drug; (2) Indicate any drugs on the formulary that are preferred over other drugs on the formulary; (3) Include information to educate insureds about the differences between drugs administered or provided under a policy's medical benefit and drugs covered under a drug benefit and how to obtain coverage information about drugs that are not covered under the drug benefit; (4) Include information to educate insureds that policies that provide drug benefits are required to have a method for enrollees to obtain drugs not listed in the formulary if they are deemed medically necessary by a clinician under Section 45.1 of the Managed Care Reform and Patient Rights Act; (5) Include information on which medications are covered, including both generic and brand name; and (6) Include information on what tier of the plan's drug formulary each medication is in. (c) No formulary may establish a step therapy requirement as prohibited by Section 87 of the Managed Care Reform and Patient Rights Act.	Affirmed <input type="checkbox"/>
j.7	Transition of Services (Incl. Formulary)	215 ILCS 134/25	Mandated Transition of care requirements	Affirmed <input type="checkbox"/>
j.8	Electronic Notices and Devices	215 ILCS 5/143.34	Must provide clear notice if documents are going to be delivered electronically, receive consent from the insured for electronic delivery, and advise that consent can be withdrawn at any time. Do you intend to deliver document electronically? If yes, please affirm. If no, please state N/A.	Affirmed or N/A <input type="checkbox"/>
j.9	Autism - Prohibition on Coverage Termination	215 ILCS 5/356z.14(h-10) 215 ILCS 125/5-3(a)	This policy does not restrict coverage under an individual contract on the basis that the individual declined an alternative medication or covered service under certain circumstances.	Affirmed <input type="checkbox"/>
j.10	Prohibition on Rescissions	50 IAC 2001.7 50 IAC 4521.110(x) 45 CFR 147.128	An individual health insurance coverage shall not rescind such policy with respect to an enrollee once the enrollee is covered under such plan or coverage involved, except that this section shall not apply to a covered individual who has performed an act or practice that constitutes fraud or makes an intentional misrepresentation of material fact as prohibited by the terms of the plan or coverage. Such plan or coverage may not be cancelled except with 30 days-notice to the enrollee, and only as permitted under section 2702(c) or 2742(b).	Affirmed <input type="checkbox"/>
j.11	Discontinuance of Particular Type of Coverage - HIPAA	50 IAC 2025 215 ILCS 97/50(C)(1) 50 IAC 2001.4(h)	Insurers must comply with the uniform termination requirements for discontinuing a particular type of coverage in the state. (1) The health insurance issuer may only discontinue a particular type of health insurance coverage upon the renewal date of the coverage with ninety (90) days' notice to insureds. (2) The health insurance issuer must offer to be purchased all products being marketed in that market. The health insurance issuer may not limit which products are to be offered for purchase.	Affirmed <input type="checkbox"/>
j.12	Discontinuance of All Coverage - HIPAA	215 ILCS 97/50(C)(2) 50 IAC 2025 50 IAC 2001.4(i)	Insurers must comply with the uniform termination requirements for discontinuing all coverage in the state. Notification to the Department, 180 days prior to the date of discontinuation, is required for discontinuation of all health insurance coverage in the individual market. [Note: notification to insureds is also required]	Affirmed <input type="checkbox"/>
j.13	Modification of Coverage – HIPAA	50 IAC 2025 215 ILCS 97/50(D) 50 IAC 2001.4(j)	An insurer may only modify a contract at renewal as long as the modification is consistent with Illinois law and consistent on a uniform basis among all individuals with that policy form.	Affirmed <input type="checkbox"/>
j.14	Assignment of Benefits	215 ILCS 5/370a	Insurers may not prohibit an insured from making an assignment of all or any part of his/her rights and privileges under the policy.	Affirmed <input type="checkbox"/>

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j.15	Use of Information Derived from Genetic Testing	215 ILCS 5/356v 410 ILCS 513/20 215 ILCS 125/5-3(a)	An insurer may not seek information derived from genetic testing for use in connection with a policy of accident and health insurance. An insurer that receives information derived from genetic testing, regardless of the source of that information, may not use the information for a nontherapeutic purpose as it relates to a policy of accident and health insurance. An insurer shall not use or disclose protected health information that is genetic information for underwriting purposes.	Affirmed <input type="checkbox"/>
j.16	Use of SSN on ID Cards	815 ILCS 505/2QQ 815 ILCS 505/2RR 215 ILCS 139/15	A person or entity may not print an individual's social security number on an insurance card. 815 ILCS 505/2RR prevents a person, including insurers, from printing an individual's SSN on any materials mailed to an individual unless required by state or federal law.	Affirmed <input type="checkbox"/>
j.17	Schedule of Benefits and Coverage (SBC's)	50 IAC 2001.10 50 IAC 4521.110(x) 50 IAC 4521.110(b)	SBC's must be filed for approval under the form schedule tab. Please attest that all SBC's in this filing meet the requirements of the referenced Illinois Administrative Code (50 IAC 2001.10)	Affirmed <input type="checkbox"/>
j.18	Prohibition on Medicaid Language	215 ILCS 125/4-2(b)	An HMO contract may not contain any provision which limits or excludes payments of health care services to or on behalf of the enrollee because the enrollee or any covered dependent is eligible for or is receiving Medicaid benefits in this or any other state.	Affirmed <input type="checkbox"/>
j.19	Disclosure and Review of Prior Authorization Requirements.	215 ILCS 200/20 (NEW) P.A. 103-0650	The health insurance issuer shall publish and maintain a complete list of services for which prior authorization is required on its public website without requiring a member of the general public to create any account or enter any credentials to access it.  Prior authorization requirements and restrictions, including the written clinical review criteria, should be readily accessible and conspicuously posted on its public website to enrollees, healthcare professionals, and healthcare providers.	Affirmed <input type="checkbox"/>

### SECTION K - POS PLAN REQUIREMENTS

**If the filing to which this checklist is attached holds a policy that will be used as a base plan for a Point-of-Service (POS) product, this section must be completed.**

k.1	In Plan/Out of Plan Services	215 ILCS 125/4.5-1(a)(3) 50 IAC 4521.113	Point of Service plan may not offer services out-of-plan without providing those services on an in-plan basis	
k.2	Comparison of Benefits	50 IAC 4521.113(a)(7)	Point of Service plan filing must include a comparison of benefits offered by the HMO carrier and the indemnity carrier.	
k.3	ID Cards	50 IAC 4521.113(a)(2) 215 ILCS 139/15	Point of Service plan filing must include enrollment application and member identification card disclosing the names of both the HMO and indemnity carrier.	
k.4	Limited Benefit Disclosure	215 ILCS 125/4.5-1(a)(7)	HMO must include the following disclosure on its Point of Service plan contracts and evidences of coverage: "WARNING, LIMITED BENEFITS WILL BE PAID WHEN NON-PARTICIPATING PROVIDERS ARE USED. YOU CAN EXPECT TO PAY MORE THAN THE COST-SHARING AMOUNT DEFINED IN THE POLICY IN NON-EMERGENCY SITUATIONS. Except in limited situations governed by the federal No Surprises Act or Section 356z.3a of the Illinois Insurance Code (215 ILCS 5/356z.3a), non-participating providers furnishing non-emergency services may bill members for any amount up to the billed charge after the plan has paid its portion of the bill. If you elect to use a non-participating provider, plan benefit payments will be determined according to your policy's fee schedule, usual and customary charge (which is determined by comparing charges for similar services adjusted to the geographical area where the services are performed), or other method as defined by the policy. Participating providers have agreed to ONLY bill members the cost-sharing amounts. You may obtain further information about the participating status of professional providers and information on out-of-pocket expenses by calling the toll-free telephone number on your identification card."	
k.5	Out of Network Benefits		Point of Service plan out of network benefits must meet applicable requirements stated within this checklist. If the out-of-network piece is being offered through an agreement with an insurer, please provide the SERFF Tracking #.	SERFF Tracking #

### SECTION L - CATASTROPHIC REQUIREMENTS

l.1	Individual Eligibility	42 USC 18022(e)(2) 26 USC 5000A 45 CFR 156.155(a)(5)	Plans are only available to an individual who: has not attained the age of 30 before the beginning of the plan year; or has a certificate of exemption pursuant to section 1302(e)(2)(B)(i) or (ii) of the Affordable Care Act.	Affirmed <input type="checkbox"/>
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## Illinois Department of Insurance

I.2	Individual Plan Requirements	45 CFR 156.155(a)(1)	A catastrophic plan must meet all applicable requirements for health insurance coverage in the individual market.	Affirmed <input type="checkbox"/>
I.3	Out-of-Pocket Cost Sharing	42 USC 18022(e)(1)(B)(i) 45 CFR 156.155(a)(3)	Plans may not provide benefits for coverage of essential health benefits, except for preventive services, in any plan year until the individual has incurred cost-sharing expenses in an amount equal to the annual out-of-pocket limitation.	
I.4	Preventive Services	42 USC 18022(e)(1)(B)(i) 45 CFR 156.155(b)	A catastrophic plan may not impose any cost-sharing requirements for preventive services.	
I.5	Primary Care Visit Requirements	42 USC 18022(e)(1)(B)(ii) 45 CFR 156.155(a)(4)	A catastrophic plan must provide coverage for at least three primary care visits per year before reaching the deductible.	